

Housing Programs



Owner-Occupant Housing Rehabilitation Loan Program
Investor Owner Housing Rehabilitation Loan Program
Emergency Home Repair Program
Disaster Recovery Housing Repair Program
Target Area Revitalization Program
Acquisition and Demolition Program
Affordable Housing Development
First-Time Homebuyers



For more information contact:

910.433.1590

Economic & Community Development Programming

For City of Fayetteville Economic & Community Development related programming check out the City's government access channel, **FAY-TV**, on Time Warner Cable channel 7. You may also access programming on demand anytime at www.faytv.com.



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The City of Fayetteville, North Carolina does not discriminate on the basis of race, sex, color, age, national origin, religion, or disability in its employment opportunities, programs, services, or activities.

U.S. Department of Housing and Urban Development Income Guidelines

Income guidelines are updated annually by the U.S. Department of Housing and Urban Development (HUD) and are based on the total gross income of all household members. For more information on current income guidelines call the Economic & Community Development Department at (910) 433-1590.

The City of Fayetteville Economic & Community Development Department makes all income determinations based on total gross income.



FUNDING

Funds are provided by the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG) and the Home Investment Partnerships (HOME) Program.

Owner-Occupant Housing Rehabilitation Loan Program

The City of Fayetteville's Economic & Community Development Department provides affordable low interest loans to low to moderate income homeowners located within its city limits to enable them to make necessary repairs to the homes they occupy.

The Housing Rehabilitation Loan Program is designed to meet the following objectives:

- Improve the housing conditions for low to moderate income families
- Increase the supply of decent, safe and sanitary housing
- Encourage revitalization of deteriorating neighborhoods.

Eligibility

Any low to moderate income person who owns and occupies a home for at least one year within the city limits of Fayetteville for the last year and meets the 80 percent median income limit for the Fayetteville area as determined by HUD is eligible to apply for a loan from the City's Housing Rehabilitation Loan Program.

Types of Loans

Deferred Loan up to \$29,999 offered to very low income eligible applicants unable to afford repayment per staff determination of which payment is forgiven on a month to month basis.

Amortized Loan up to \$29,999 at 0 - 5% interest made to income eligible persons in which repayment is scheduled in predetermined installments. The program does not offer grants; and all loans are secured with the property regardless of loan type.

Loan type and terms dependent upon applicant's affordability amount that is determined by staff.

Eligible Properties

- Property must fail to conform to the Fayetteville Minimum Housing Code
- There can be no outstanding tax liens or judgments against the property.
- Eligible properties must be permitted by all City of Fayetteville Ordinances

- There must be a minimum of \$5000 in eligible repairs needed
- Payment of property taxes must be current
- Established rehabilitation cost do not exceed 67 percent of the after-market value of the property
-

Investor-Owner Housing Rehabilitation Loan Program

Making loans available to investor-owners to enable them to make necessary repairs to rental properties to benefit low to moderate income tenants; while expanding the supply of decent and affordable housing and encouraging the revitalization of deteriorating neighborhoods is the goal of this program.

Eligibility

- A single owner of a rental property within the city limits of Fayetteville
- Business or partnership
- Nonprofit organizations with a capacity for property management.

Criteria

The applicant agrees to rent the rehabilitated unit(s) to low to moderate income families at affordable rents for the term of the loan (Term of Affordability). The applicant also agrees to comply with the Department of Housing and Urban Development's (HUD) HOME Program regulations.

Loan Terms

The Investor-Owner Housing Rehabilitation Program is not a grant. Loan amounts and terms are based on the project repair estimate amount. Interest rate is five (5) percent for all investor-owners. The investor owner must comply with the Term of Affordability for the term of the loan. The minimum loan amount per unit is \$5,000 and the maximum per unit is \$29,999.

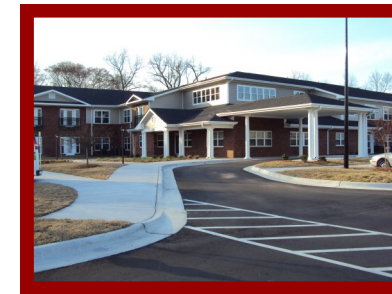
Eligible Properties

- Property must fail to conform to the Fayetteville Minimum Housing Code.
- Payment of property taxes must be current

Affordable Housing Development

Private Developers

The City partners with private developers to construct multi-family affordable housing. Private developers that desire to construct affordable housing with the City may apply during the Request For Proposal period (RFP). For more information contact the Community Development Department at (910) 433-1598.



First-Time Homebuyers

First-Time Homebuyer's Workshop

This workshop is designed for the first-time homebuyer. Participants will gain an understanding of the entire home buying process to include budgeting for homeownership, shopping for a home, obtaining a mortgage, closing procedures, and the responsibilities of maintaining the home after purchase. The workshop is conducted by a designated nonprofit at a local Recreation Center.

For more information go to contact the Economic and Community Development Department at (910) 433-1590 or by email at CommEconDev@ci.fay.nc.us.

North Carolina Housing Finance Agency

First-Time Homebuyer Program

The North Carolina Housing Finance Agency helps make home ownership affordable for eligible home buyers – whether buying for the first time or moving up – with the N.C. Home Advantage Mortgage™, which offers competitive financing and forgivable down payment assistance. First-time home buyers may also qualify for a Mortgage Credit Certificate, which can reduce your federal taxes by up to \$2,000 for every year you live in your home.

For more information go to their website at <http://www.nchfa.com/Homebuyers/HBhomebuyers.aspx> or call at (919) 877-5700



Acquisition and Demolition Program

In an effort to eliminate blight within the City limits of Fayetteville and with the use of CDBG funds, the Acquisition and Demolition Program is designed to acquire, demolish and remove property that is abandoned, unsafe, seriously damaged, or deteriorated beyond reasonable financial cost to effectively rehabilitate. The vacant parcels may be used for future affordable housing development. This program may also be used for the demolition of structures only and acquisition is not required. This program is not designed to financially support real estate investment endeavors or for financial gain resulting from duplication of benefits.

Eligible Properties

To qualify for this program, the following subject property must meet the following criteria:

1. Property must be significantly deteriorated and in uninhabitable and unsafe condition, or extensively damaged by fire or natural disaster.
2. The existing conditions of the property create a serious risk to public health and safety.
3. Property owner has failed to comply with repeated orders from the Cumberland County Board of Health or the City of Fayetteville's Inspection Department to address either sanitary and /or building code violations.
4. Property owner has failed to respond to final order to rehabilitate or demolish property.
5. Property must be judged to be in such condition as to warrant use of this program's funding by respective members relevant to the situation of the City's Community Development Department, Inspections Department, Police Department, Health Department or the Fire Department.
6. Property must be paid in full with no open deeds of trust or liens.

Eligible properties for consideration include detached site built family homes, mobile homes, commercial properties and churches.

Eligible Applicants and Participants

1. Investors, developers, CHDOs, sub-recipients, and non-profit organizations in effort to avail the vacant parcel for development of affordable housing.
2. Members of the City's Community Development Department, Inspections Department, Health Department, Police Department, or the Fire Department.
3. Low to moderate income homeowners at or below 80% of the area income median with an eligible property in need of demolition.

Financial Assistance

1. Acquisition

A grant or award of up to \$5000, dependent upon the property tax value of the land as indicated by the Cumberland County's Tax Administration Office, may be provided for the purpose of acquiring the vacant parcel for future affordable housing development after demolition.

2. Demolition

A grant or an award of up to \$7,500 for residential homes and \$30,000 for commercial properties and churches, to include required asbestos-related services, shall be provided to the lowest bidder to demolish any eligible properties for demolition under this program.

Affordable Housing Development

The City partners with certified Community Housing Development Organizations (CHDOs) and for-profit private developers to provide affordable housing to low to moderate income persons.

Community Housing Development Organizations (CHDO)

The City typically partners with CHDOs such as Habitat For Humanity, Action Pathways, Inc., Kingdom Community Development Corporation and the Center for Economic Empowerment and Development (CEED) to build affordable single family homes for homeownership.

- Estimated rehabilitation cost do not exceed 67 percent of the after-rehab value of the property
- There shall be no outstanding tax liens or judgements against the property
- The dwelling (s) may be one or more building (s) on a single site under common ownership or a group home serving as serving as permanent housing.

Affordability Table

Loan Amount	Term of Affordability
\$14,999 or Less	5 years
\$15,000—\$40,000	10 years
\$40,000 +	15 years

Habitat For Humanity Celebrates New Homeowners



Emergency Home Repair Program

The City of Fayetteville's Community Development Department partners with the Fayetteville Urban Ministry with the Emergency Home Repair Program. This program is designed to provides home repairs for moderate to low-income homeowners. Priority is given to projects that remedy or prevent substandard conditions, and to improve accessibility for the disabled. Repairs are performed by qualified contractors, staff and volunteers. Services include modifications to improve accessibility and mobility for disabled residents, and weatherization and energy efficiency services. including HVAC installation and replacement.

For more information or to apply for assistance call the Fayetteville Urban Ministry at (910) 483-5944 or visit their website at www.fayurbmin.org.



Emergency Housing Repair Program

The Emergency Housing Repair Program (EHRP) is a grant program that is created to provide financial assistance up to \$5,000 for emergency housing repairs to low to moderate income homeowners that occupy their homes as their principal place of residence. Emergency repairs of all types shall be provided to mobile homeowners. It is not necessary for the mobile home owner to own the lot upon which the mobile home resides. Complete heating and air (HVAC) unit and roof replacements to homeowners of site built homes on a permanent foundation, as well as to condominium and townhouse owners.

The Emergency Housing Repair Program (EHRP) is funded by the Community Development Block Grant funds from the U.S. Housing and Urban Development (HUD) as an Entitlement fund to the City of Fayetteville.

ELIGIBILITY

- Must be owner-occupied for a period no less than one year.
- Applicant must have low to moderate income for the total household; no more than 80% of the area median income.
- Property must have an urgent repair need that fails to conform to the requirements of the Fayetteville Minimum Housing Code.
- Resident must be located within the City limits of Fayetteville, NC.
- Eligible repairs are dependent upon housing type.
- Estimate repair cost cannot exceed \$5,000.

HOW TO APPLY

To apply please contact the Economic and Community Development Department for preliminary screening at (910) 433-1590

Additional Housing Programs

- Owner-Occupant Housing Rehabilitation Program
- Investor-Owner Housing Rehabilitation Program
- Acquisition and Demolition Program
- Targeted Area Revitalization Program



Disaster Recovery

ReBUILD NC

Apply Now for CDBG-DR Assistance

We encourage you to prepare for the application process by gathering documentation that will be needed to verify the information in your application. At a minimum, we will be required to verify the following:

- Photo identification (driver license, passport, or state ID)
- Proof of legal residency (Social Security Card, green card or visa)
- Proof they lived in the damaged residence at the time of disaster (such as a utility bill from the month of the disaster in the applicant's name)
- Any before and after pictures of the property (if available)
- Copy of the most recent 1040 tax return or last three pay stubs for all adults (18 and older) who live in the home
- Copies of insurance payments received for any disaster-related damage to the home
- Copies of all other assistance received (FEMA, SBA, or other federal, state or local disaster entities including charities)
- Receipts and photos for any repairs already completed prior to application

To learn more about what documentation you may be required to provide in order to satisfy these requirements, please on online to

<https://www.rebuild.nc.gov/apply>

or Dial 2-1-1

PARTNERING AGENCIES

Action Pathways, Inc. Financial Literacy

This training includes banking services, credit and what home ownership is all about. Each week will cover a separate module. This FDIC developed adult education program is designed to give adults the basics for household finances.

For more information call (910) 223-0116

Fayetteville Area Habitat For Humanity (FAHFH)

The Fayetteville Area Habitat For Humanity works to provide homeownership opportunities for low to moderate income homebuyers. By working with FAHFH from beginning to end, prospective individuals can prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance and upkeep of homes, and much more.

Call at (910)483-0952 get started on your path to home ownership.

HABITAT FOR HUMANITY HOMES

